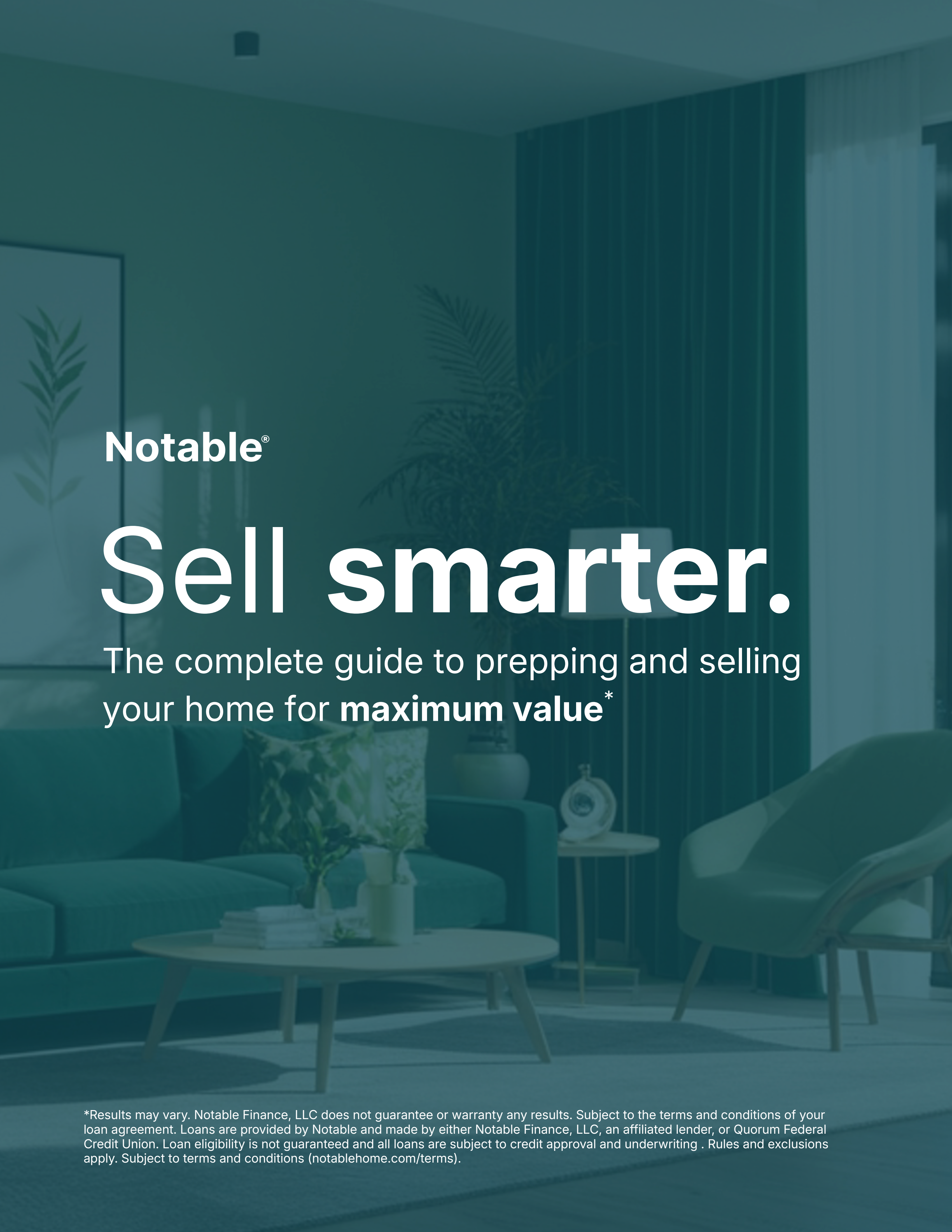


Notable®

Sell **smarter.**

The complete guide to prepping and selling your home for **maximum value***

*Results may vary. Notable Finance, LLC does not guarantee or warranty any results. Subject to the terms and conditions of your loan agreement. Loans are provided by Notable and made by either Notable Finance, LLC, an affiliated lender, or Quorum Federal Credit Union. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting . Rules and exclusions apply. Subject to terms and conditions (notablehome.com/terms).

The walkthrough

PAGE

01

When home prep can pay for itself

The ROI case for selling move-in ready

Many sellers leave money on the table. Not because they priced wrong, but because they listed before their home was move-in ready, which 94% of today's buyers look for. Buyers make decisions about your[4] home within seconds of seeing it, so think about curb appeal, cleanliness, clutter and lighting first.

~10%[1]
price premium for turnkey homes

73%[2]
faster sale when professionally staged

83%[3]
of buyers request concessions after inspection

The case for "move-in ready"

Buyers in competitive markets can pay ~**10%** premiums for homes that feel turnkey compared to fixer-uppers[1]

Approximately **83%** of recent buyers requested concessions after inspection, with deferred maintenance a leading trigger[3]

Staged homes can sell **73%** faster and staging can have a **5.5X** return on investment[2]

83% of buyer's agents said staging helps buyers visualize a property as their future home[4]

The hidden cost of selling "as-is"

Buyers who spot problems don't just deduct the repair cost, they can charge a "hassle premium." Buyers who negotiate based on inspection findings save an average of $14,000 off the original asking price[5]

Results vary by market, property, and conditions. For informational purposes only; not a guarantee of outcome.

[1]http://amerisave.com/glossary/turnkey-property-what-it-means-for-home-buyers-in
[2]https://homestaginginstitute.com/home-staging-statistics
[3]https://listwithclever.com/real-estate-blog/reasonable-requests-after-home-inspection
[4]https://www.nar.realtor/research-and-statistics/research-reports/profile-of-home-staging
[5]https://www.preferredinspectionsde.com/home-inspection-statistics

02

What to fix, update and improve

High-return improvements ranked by impact

High return updates, ranked by ROI

Rank	Update	ROI
1	**Deep clean + declutter**[6] Cost: $200-$800	3x-5x
2	**Professional staging**[7] Cost: $2K-$10K	~2x-3x
3	**Fresh interior paint**[8] Cost: $2K-$5K	~2x-3x
4	**Curb appeal + landscaping**[8] Cost: $1.5K-$4K	~2x-3x
5	**Cosmetic bathroom updates**[8] Cost: $2K-$8K	~1.5x-2x
6	**Cosmetic kitchen updates**[8] Cost: $3K-$10K	~1.5x-2x

Room-by-room: where to focus

Exterior and entry

Power wash, repaint the front door, add potted plants. Buyers start forming impressions before they walk in.

Kitchen

Reface cabinets, swap hardware, replace the faucet. Remove reasons buyers feel they need to negotiate down.

Bathrooms

Re-caulk, replace fixtures and mirrors. A $300 vanity light can make a bathroom feel 10 years newer.

Living areas

Neutral paint, less furniture, refinish floors. Updated lighting modernizes rooms with little spend.

ROI multipliers are estimates based on industry averages. Results vary by market, property condition, and buyer demand. This guide is for informational purposes only and does not constitute financial advice.

[6]https://www.homeadvisor.com/cost/cleaning-services
[7]https://www.nar.realtor/research-and-statistics/research-reports/profile-of-home-staging
[8]https://www.nar.realtor/research-and-statistics/research-reports/remodeling-impact

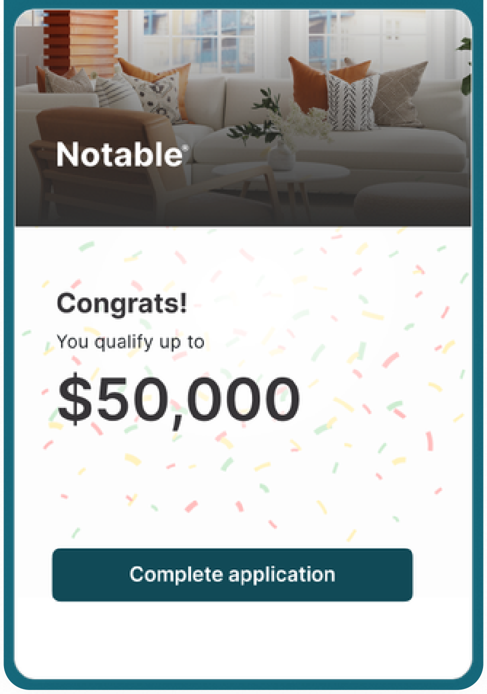
03

How pay-at-close can simplify your home sale

Notable's pay-at-close funds can help you cover up to $50K of home improvements with the convenience of paying ***$0 upfront**** (you repay what you used when the home closes). Here's how it works:

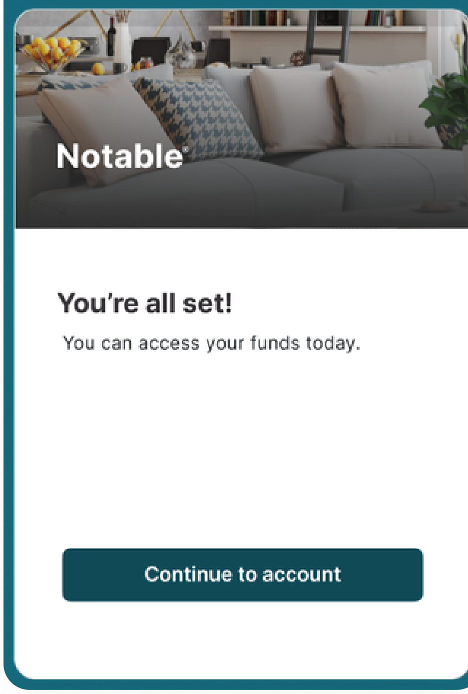
STEP 1: APPLY ONLINE

Apply in minutes and get approved same-day**. No impact to your credit score to apply or access funds.



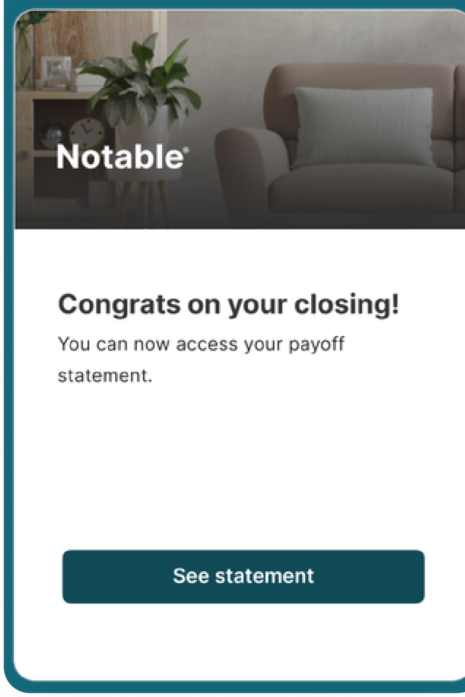
STEP 2: PREP YOUR HOME

Use Notable funds to pay vendors directly via card, bank transfer, or check. No vendor restrictions.



STEP 3: PAY AT CLOSING

Pay nothing until closing*. Repay through a simple step during the closing process.



What can you use your funds for?

Staging · Painting · Cleaning · Landscaping · Photography · Flooring · Bathroom Updates · Kitchen Refresh · Lighting & Fixtures · Minor Repairs · Hardwood Refinishing · Powerwashing · New Carpet · Countertops · Inspection · Pest Control · Electric Work · Plumbing · HVAC Repair · Roof Repairs · Garage Door · Mold Remediation · New Windows · Animal Boarding · Siding · Drywall Repair · Moving & Storage · Temporary Storage · Driveway Paving · Lighting Fixtures

Why this beats a HELOC:
No monthly payments,* no hard credit pull to apply, and no lien against your home.

*Interest may apply. Loan funds, interest and fees are due upon the sale of your home, twelve months after origination, or the occurrence of other acceleration events as provided in your loan agreement, whichever occurs sooner. Subject to the terms and conditions of your loan agreement with one of Notable's affiliated lenders, Notable Finance, LLC or Quorum Federal Credit Union.
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04

Working with your agent

Strategy, questions, and red flags

A few important things you should expect working with your real estate agent:

Pre-listing strategy session

Walk the home before work begins to identify the improvements most likely to impact your sale.

Professional photography and marketing

Over 95% of buyers start their search online[9]. Your prep can help ensure the home photographs beautifully.

Pricing strategy and "comps"

A clear, data-backed rationale for list price, benchmarked against listings and comparable sales nearby.

Offer review and negotiation

Evaluates contingencies, financing strength, and timeline to maximize your net proceeds.

Questions to ask

- Comparable sales in the last 6 months?
- Which improvements would you prioritize?
- What's your strategy on pricing listings?
- What's your listing marketing plan?
- Strategies to fund pre-sale home improvements?

Red flags to watch for

- Suggests listing as-is without walkthrough
- Can't explain their pricing rationale
- Rushes you to market before you're ready
- No real digital marketing strategy
- Unfamiliar with modern options to fund improvements

[9]https://www.nar.realtor/research-and-statistics/research-reports/highlights-from-the-profile-of-home-buyers-and-sellers

05

Your 60 day pre-listing timeline

A week-by-week plan to list with confidence

Don't make the mistake of not being realistic with your timelines. Most high-impact prep takes 4–8 weeks, so budget for ~60 days to get your home in move-in ready condition. Here's how to sequence it so you're never rushing.

Weeks 1-2 — Strategy & assessment

- [x] Agent walkthrough and CMA
- [x] Get bids from 2-3 contractors
- [x] Apply for Notable pay-at-close funds
- [x] Schedule pre-listing inspection

Weeks 3-6 — Improvements & prep

- [x] Begin painting, flooring, kitchen & bath
- [x] Declutter and begin packing
- [x] Address inspection findings
- [x] Landscaping and exterior touch-ups

Weeks 7-8 — Final prep & launch

- [x] Professional deep clean and staging
- [x] Review and approve marketing plan
- [x] Photography and video walkthrough
- [x] Set price and go live with your listing

GET MARKET-READY WITH NOTABLE

Fund the work that gets results*

Estimate how much you could access through pay-at-close with Notable.

No monthly payments, $0 out-of-pocket costs.**

Estimate what you may qualify for

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